

Information to identify the case:

Debtor 1	Christopher B. Lindstrom	Social Security number or ITIN	xxx-xx-5793
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Sandra M. Lindstrom-Crowley	Social Security number or ITIN	xxx-xx-0443
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-22177-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher B. Lindstrom

Sandra M. Lindstrom-Crowley

8/10/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Christopher B. Lindstrom
Sandra M. Lindstrom-Crowley
DebtorsCase No. 13-22177-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db/jdb +Christopher B. Lindstrom, Sandra M. Lindstrom-Crowley, 176 Castle Road,
Pittsburgh, PA 15234-2302

aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
Pittsburgh, PA 15219-2719

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

13645798 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321

13641886 Discover, P.O. Box 6105, Carol Stream, IL 60197-6105

13641891 Jefferson Regional Medical Center, P.O. Box 643054, Pittsburgh, PA 15264-3054

13681846 +MidFirst Bank, 999 NW Grand Blvd, Attn: Bankruptcy Department,
Oklahoma City, OK 73118-6051

13641893 Midland Mortgage Co., P.O. Box 26648, Oklahoma City, OK 73126-0648

13646295 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982

13641894 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177

13641895 Quest Diagnostics, P.O. Box 71313, Philadelphia, PA 19176-1313

13641896 +Quest Diagnostics, Inc., c/o National Asset Management, LLC, P.O. Box 840,
Moon Township, PA 15108-0840

13641897 +RBS Citizens, RJW 214, P.O. Box 7000, Providence, RI 02940-7000

13641901 St. Clair Hospital, Medical Rescue Team South Auth., 315 Cypress Way,
Pittsburgh, PA 15228-2218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:12:32 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13641884 EDI: CHASE.COM Aug 11 2018 05:38:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153

13641885 EDI: WFNNB.COM Aug 11 2018 05:38:00 Comenity-Christopher & Banks, P.O. Box 659728,
San Antonio, TX 78265-9728

13641887 EDI: DISCOVER.COM Aug 11 2018 05:38:00 Discover, P.O. Box 30943,
Salt Lake City, UT 84130

13647932 +EDI: TSYS2.COM Aug 11 2018 05:38:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13645744 EDI: DISCOVER.COM Aug 11 2018 05:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

13649323 +EDI: DISCOVERPL Aug 11 2018 05:38:00 Discover Personal Loans, PO BOX 30954,
Salt Lake City, UT 84130-0954

13659074 +E-mail/Text: kburkley@bernsteinlaw.com Aug 11 2018 02:13:22 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908

13641888 EDI: WFNNB.COM Aug 11 2018 05:38:00 Fashion Bug, P.O. Box 659728,
San Antonio, TX 78265-9728

13641889 E-mail/Text: fnb.bk@fnfg.com Aug 11 2018 02:12:58 First Niagara, P.O. Box 28,
Buffalo, NY 14240-0028

13658324 E-mail/Text: fnb.bk@fnfg.com Aug 11 2018 02:12:58 First Niagara Bank N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514

13641890 EDI: RMSC.COM Aug 11 2018 05:38:00 GE Capital Bank, P.O. Box 965034,
Orlando, FL 32896-5034

13685955 EDI: JEFFERSONCAP.COM Aug 11 2018 05:38:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617

13688659 EDI: RESURGENT.COM Aug 11 2018 05:38:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

13641892 EDI: TSYS2.COM Aug 11 2018 05:38:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083

13698347 EDI: PRA.COM Aug 11 2018 05:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

13656753 EDI: Q3G.COM Aug 11 2018 05:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

13641899 EDI: NEXTEL.COM Aug 11 2018 05:38:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-4191

13660082 EDI: NEXTEL.COM Aug 11 2018 05:38:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949

13641898 EDI: SEARS.COM Aug 11 2018 05:38:00 Sears Credit Cards, P.O. Box 183081,
Columbus, OH 43218-3081

13641900 +E-mail/Text: bankruptcydepartment@tsico.com Aug 11 2018 02:13:11 St. Clair Hospital,
c/o NCO Financial Systems, P.O. Box 15273, Wilmington, DE 19850-5273

13641903 EDI: WFNNB.COM Aug 11 2018 05:38:00 WFNNB/Giant Eagle, P.O. Box 659584,
San Antonio, TX 78265-9584

13641902 EDI: RMSC.COM Aug 11 2018 05:38:00 Walmart/GECCRB, P.O. Box 530927,
Atlanta, GA 30353-0927

TOTAL: 23

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MidFirst Bank
cr ##+Bethel Park School District, One Churchill Park, 3301 McCrady Road,
Pittsburgh, PA 15235-5137

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

David Neeren on behalf of Creditor MidFirst Bank dneeren@udren.com, vbarber@udren.com
Elizabeth Lamont Wassall on behalf of Creditor MidFirst Bank vbarber@udren.com
Francis E. Corbett on behalf of Joint Debtor Sandra M. Lindstrom-Crowley
fcorbett@fcorbettlaw.com, fcorbett7@gmail.com
Francis E. Corbett on behalf of Debtor Christopher B. Lindstrom fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Bethel Park School District jlc@mbm-law.net
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor MidFirst Bank swinneg@udren.com, cblack@udren.com
TOTAL: 10